

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**James Stevenson Suggs**

S.S. No.: xxx-xx-3976

Mailing Address: 1805 Buckhorn Road, Mebane, NC 27302-

**Case No. 10-82331**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 20, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
(EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)

Date: 4/7/10

Lastname-SS#: Suggs-3976

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Creditor Name	Sch D #	Description of Collateral

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
American General	100 Pleasant Court

**ARREARAGE CLAIMS ON RETAINED COLLATERAL**

Creditor Name	Sch D #	Arrearage Amount
N/A		

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)**

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

**STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)**

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

**ATTORNEY FEES (Unpaid part)**

Law Offices of John T. Orcutt, P.C. \$2,000

**SECURED TAXES**

IRS Tax Liens Secured Amount

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

IRS Taxes \$400

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

**CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amount**

N/A

**GENERAL NON-PRIORITY UNSECURED Amount to Pay\***

DM1 = None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ 99 /mo for 36 months, then

\$ N/A /mo for N/A months.\*\*

**Definitions**

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt

\* = DM1 x total no. of months of plan

\*\* = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13\_Plan\_Debt\_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

**Other Miscellaneous Provisions**

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Eastern Carolina Medical Ctr.  
1 Medical Drive  
Benson, NC 27504

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Accounts Receivable Management, Inc  
Post Office Box 129  
Thorofare, NJ 08086-0129

Equable Ascent Financial, LLC  
1120 W. Lake Cook Road Ste. B  
Buffalo Grove, IL 60089-1970

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

American General Financial Services  
2576 Timber Drive  
Garner, NC 27529

H & R Block  
1323 Mebane Oaks Road  
Mebane, NC 27302

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Capital One Bank USA NA  
PO Box 30281  
Salt Lake City, UT 84130-0281

HSBC Bank  
Post Office Box 5253  
Carol Stream, IL 60197-5253

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Central Credit Services, Inc  
Post Office Box 15118  
Jacksonville, FL 32239-5118

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Iris Baughman Suggs  
215 Skeet Range Road  
Angier, NC 27501

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

David A. Simpson, P.C. Substitute Trustee  
Attorney at Law  
2701 Coltsgate Road  
Suite 300  
Charlotte, NC 28211-3594

Johnston County Public Utilities  
Post Office Box 2234  
Smithfield, NC 27577

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Discover  
Post Office Box 30943  
Salt Lake City, UT 84130-0943

Johnston County Tax Collector  
Post Office Box 368  
Smithfield, NC 27577-0368

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Discover Card  
Post Office Box 3008  
New Albany, OH 43054-3008

Johnston County Tax Collector\*\*  
Post Office Box 451  
Smithfield, NC 27577-0451

Michael Andrews & Associates LLC  
PO Box 3875  
Southfield, MI 48037-3875

Rogers Townsend & Thomas, PC  
Attorneys for David A. Simpson, P.C.  
Substitute Trustee  
2550 West Tyvola Rd, Ste 520  
Charlotte, NC 28217

Midland Credit Management  
Department 12421  
Post Office Box 603  
Oaks, PA 19456

Teresa Phillips  
C/o Rogers Townsend & Thomas, PC  
2701 Coltsgate Road  
Suite 300  
Charlotte, NC 28211

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

The Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Orange County Tax Collections\*\*  
PO Box 8181  
Hillsborough, NC 27278

Wells Fargo  
Asset Recovery Group  
1460 Northwest Vivion Road  
Eastbrook Park  
Kansas City, MO 64118

Pinnacle Financial Group\*\*\*  
7825 Washington Avenue South  
Suite 310  
Minneapolis, MN 55439-2409

Wells Fargo Auto Finance  
Asset Recovery Management West  
Post Office Box 30095  
Walnut Creek, CA 94598-0095

Power Tax Relief  
1700 Burbank Blvd  
North Hollywood, CA 91605

Professional Recovery Consultants  
2700 Meridian Parkway Suite 200  
Durham, NC 27713-2204

Rogers Townsend & Thomas, PC  
2701 Coltsgate Road  
Suite 300  
Charlotte, NC 28211